IN THE CLAIMS

1.   A method involving a presenter, a trusted party, and an acceptor for validating submitted profile data of said presenter during an on-line transaction, said method comprising:

receiving, by said trusted party during an enrollment process, profile data from said presenter;

verifying, by said trusted party during said enrollment process, the authenticity of said presenter and associating authentication data with said presenter;

receiving said submitted profile data at said trusted party from said acceptor;

comparing said submitted profile data against reference said profile data stored by said trusted party;

receiving, at said trusted party, submitted authentication data from said presenter during said on-line transaction;

authenticating said presenter by comparing said submitted authentication data received from said presenter with said authentication data;

validating said submitted profile data using results of said comparing and results of said authenticating;

notifying said acceptor by said trusted party that said submitted profile data of said presenter is either authentic or erroneous, whereby said trusted party validates said submitted profile data of said presenter for the benefit of said acceptor.

2.   A method as recited in claim 1 further comprising:

notifying said acceptor by said trusted party that said identity of the authenticity of said presenter is either authentic or erroneous, whereby said trusted party authenticates said identity of said presenter for the benefit of said acceptor.

3.   A method as recited in claim 2 wherein said notifying operation further comprises:

notifying said acceptor that said presenter identity is authentic when said submitted authentication authenticating data received from said presenter matches the pre-designated said previously associated authentication authenticating data; and

notifying said acceptor that said submitted profile data is authentic when said submitted profile data matches said profile reference data.

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4. A method as recited in claim 1 wherein the presenter communicates with said trusted party and <u>with</u> said acceptor over the Internet.

5. A method as recited in claim 4 wherein said trusted party and said acceptor also communicate <u>over</u> ~~through~~ the Internet.

6. A method as recited in claim 3 wherein the notifying operation regarding the <u>authenticity</u> ~~identity~~ of said presenter provides a definitive answer as to whether the <u>authenticity</u> ~~identity~~ and the <u>submitted</u> profile data of said presenter <u>are</u> ~~is~~ authentic or not.

7. A method as recited in claim 1 ~~2 for establishing a relationship between said presenter and said trusted party so that said trusted party is able to authenticate said identity and validate said profile data of said presenter, wherein the following operations occur prior to the operations of claim 2, said method~~ <u>further</u> comprising:
   receiving and storing <u>said authentication</u> ~~authenticating~~ data from said presenter at said trusted party <u>during said enrollment process,</u> wherein said <u>authentication</u> ~~authenticating~~ data becomes <u>associated with said presenter</u> ~~said pre-designated authenticating data~~.

8. (Canceled)

9. A method as recited in <u>claim 1</u> ~~claim 7~~ further comprising:
   providing, by said trusted party, to said presenter a program identity number which is correlated with said ~~identity,~~ profile data<u>,</u> and ~~pre-designated authenticating~~ <u>said authentication</u> data; and
   storing said program identity number by said trusted party.

10. A method as recited in claim 9 wherein said program identity number is an account number for a financial account of said presenter <u>and</u> wherein said trusted party is a financial institution that maintains said financial account.

11. A method as recited in claim 2, wherein prior to said trusted party receiving said <u>authentication</u> ~~authenticating~~ data, the method further comprising:
   initiating communications between said presenter and said acceptor;

receiving ~~identity data,~~ said profile data, and a program identity number at said acceptor from said presenter.

12.   A method as recited in claim 11 further comprising:

querying said trusted party by said acceptor whether ~~said identity of~~ said presenter can be authenticated and whether said <u>submitted</u> profile data of said presenter can be validated by said trusted party.

13.   A method as recited in claim 12 further comprising:

querying said trusted party by said acceptor whether account data updating can be provided.

14.   A method as recited in claim 12 wherein the querying operation is executed by transmitting a service enrollment request message from said acceptor to said trusted party via a directory server.

15.   A method as recited in claim 14 wherein said service enrollment request message includes ~~a~~ <u>said</u> program identity number originally provided to said acceptor from said presenter.

16.   A method as recited in claim 12 further comprising:

informing said acceptor by said trusted party whether said ~~identity of~~ presenter can be authenticated and whether said profile data of said presenter can be validated by said trusted party.

17.   A method as recited in claim 16 wherein the querying operation is executed by transmitting a service enrollment response message from said trusted party to said acceptor via a directory server.

18.   A method as recited in claim 2 further comprising:

transmitting a data authentication request message from said acceptor to said trusted party in order to request that said trusted party authenticate said <u>presenter</u> ~~identity~~ and validate said <u>submitted</u> profile data of said presenter.

19.   A method as recited in claim 18 wherein said data authentication request message is transmitted from said acceptor to said trusted party via said presenter.

20.   A method as recited in claim 18 wherein said data authentication request message includes submitted profile data originally provided to said acceptor from said presenter.

21.   A method as recited in claim 18 wherein both of said notifying operations are executed by transmitting a data authentication response message from said trusted party to said acceptor.

22.   A method as recited in claim 21 wherein said data authentication response message is transmitted from said trusted party to said acceptor via said presenter.

23.   A method as recited in claim 1 further comprising:
        providing, by said trusted party, of updated profile data when said submitted profile data is determined to be out of date.

24.   A method as recited in claim 23 wherein the updated profile data contains account data.

25.   An on-line data authentication system comprising:

a presenter who submits enrollment data and profile data to a trusted party during an enrollment process, and with whom is associated authentication data during said enrollment process;

said ~~a~~ trusted party who receives said enrollment data and said profile data during said enrollment process, who receives said authentication data from said presenter during an on-line transaction, and who authenticates said authentication ~~authenticating~~ data and validates said profile data of said ~~a~~ presenter during said on-line transaction;

an acceptor who conducts said on-line ~~a~~ transaction with said presenter and who requests of said trusted party to authenticate ~~the identity of~~ said presenter and to validate said profile data of said presenter; and

a directory server configured to determine the existence of said trusted party who is ~~will be~~ able to authenticate ~~the identity of~~ said presenter and to validate said profile data of said presenter.

26.   A system as recited in claim 25 wherein each of said acceptor and said trusted party are configured to communicate with said presenter via the Internet.

27.   A system ~~method~~ as recited in claim 25 wherein the trusted party is configured to provide a definitive answer as to whether ~~the identity and the profile data of~~ said presenter and said profile data are ~~is~~ authentic or not authentic.

28.   A system as recited in claim 25 further comprising:

pre-designated authentication ~~authenticating~~ data previously submitted by ~~designated for~~ said presenter, which is stored by said trusted party, wherein said trusted party authenticates said authentication ~~authenticating~~ data by comparing said authentication ~~authenticating~~ data against said pre-designated authentication ~~authenticating~~ data.

29.   A system as recited in claim 28 further comprising:

a program identity number that is assigned to said presenter wherein said program identity number is correlated to said pre-designated authentication ~~authenticating~~ data and said profile data.

30. A system as recited in claim 29 wherein said program identity number is an account number for a financial account of said presenter wherein said trusted party is a financial institution that maintains said financial account.

31. A system as recited in claim 25 further comprising:

a service enrollment request message that is transmitted from said acceptor to said trusted party via said directory server, said service enrollment request message containing a query to said directory server and trusted party as to whether said trusted party will be able to authenticate said presenter ~~identity~~ and validate said profile data of said presenter.

32. A system as recited in claim 31 further comprising:

a service enrollment response message that is transmitted from said trusted party to said acceptor via said directory server, said service enrollment response message containing confirmation as to whether said trusted party will be able to authenticate said presenter ~~identity~~ and validate said profile data of said presenter.

33. A system as recited in claim 25 further comprising:

a data authentication request message that is transmitted from said acceptor to said trusted party in order to request that said trusted party authenticate said presenter ~~identity~~ and validate said profile data of said presenter.

34. A system as recited in claim 33 wherein said data authentication request message includes said profile data of said presenter.

35. A system as recited in claim 33 further comprising:

a data authentication response message that is transmitted from said trusted party to said acceptor, said data authentication response message including notification as to the authenticity of said presenter ~~authenticating data~~ and the validity of said profile data of said presenter.

36. A system as recited in claim 33 further comprising:

a data authentication response message that is transmitted from said trusted party to said acceptor, said data authentication response message including notification as to whether said profile data is accurate or contains errors.

37.   A method involving a presenter, a trusted party, and an acceptor for providing at least some profile data of said presenter during an on-line transaction, said method to said acceptor comprising:

receiving, by said trusted party during an enrollment process, profile data from said presenter;

verifying, by said trusted party during said enrollment process, the authenticity of said presenter and associating authentication data with said presenter;

querying said trusted party by said acceptor for said trusted party to provide said profile data to said acceptor; and

receiving, at said trusted party, submitted authentication data from said presenter during said on-line transaction;

comparing, by said trusted party, said submitted authentication data against said authentication data previously associated with said presenter;

providing said profile data of said presenter, by said trusted party, to said acceptor; and

notifying said acceptor by said trusted party of the authenticity of said presenter, whereby said trusted party authenticates said presenter for the benefit of said acceptor and provides said profile data.

38.   (Canceled)

39.   A method as recited in claim 37 wherein the presenter communicates with said trusted party and with said acceptor over the Internet.

40.   A method as recited in claim 39 wherein said trusted party and said acceptor also communicate over through the Internet.

41.   A method as recited in claim 37 wherein the notifying operation regarding the authenticity identity of said presenter provides a definitive answer as to whether the authenticity identity and said the profile data of said presenter are is authentic or not.

42.   (Canceled)

43.   (Canceled)

44.   A method as recited in claim with claim 37 ~~claim 42~~ further comprising:

    providing, by said trusted party, to said presenter ~~with~~ a program identity number which is correlated with said ~~identity,~~ profile data~~,~~ and with said authentication ~~pre-designated authenticating~~ data;

    storing said program identity number by said trusted party.

45.   A method as recited in claim 44 wherein said program identity number is an account number for a financial account of said presenter wherein said trusted party is a financial institution that maintains said financial account.

46.   A method as recited in claim 37 wherein said ~~identity and~~ profile data includes ~~include~~ at least the name and address of said presenter.

47.   A method as recited in claim 37 further comprising:

    transmitting a data authentication request message from said acceptor to said trusted party in order to request that said trusted party provide said profile data of said presenter.

48.   A method as recited in claim 47 wherein said data authentication request message is transmitted from said acceptor to said trusted party via said presenter.

49.   A method as recited in claim 37 further comprising:

    requesting said presenter, by said trusted party, for said authentication ~~authenticating~~ data; and

    asking said presenter, by said trusted party, for permission to provide said profile data of said presenter to said acceptor.

50.   A method as recited in claim 47 wherein said providing is ~~operations are~~ executed by transmitting a data authentication response message from said trusted party to said acceptor, said data authentication response message containing said profile data of said presenter.

51.   A method as recited in claim 50 wherein said data authentication response message is transmitted from said trusted party to said acceptor via said presenter.

52.   An on-line data authentication system comprising:

a presenter who submits enrollment data and profile data to a trusted party during an enrollment process, and with whom is associated authentication data during said enrollment process;

said ~~a~~ trusted party who receives said enrollment data and said profile data during said enrollment process, who receives said authentication data from said presenter during an online transaction, and who authenticates said authentication ~~authenticating~~ data and provides said profile data of said ~~a~~ presenter to an acceptor during said on-line transaction;

said ~~an~~ acceptor who conducts said on-line ~~is conducting a~~ transaction with said presenter and who requests of said trusted party to authenticate ~~the identity of~~ said presenter and to provide said profile data of said presenter; and

a directory server configured to determine the existence ~~and identity~~ of said trusted party who is ~~will be~~ able to authenticate ~~the identity of~~ said presenter and to provide said profile data of said presenter.

53.   A system as recited in claim 52 wherein each of said acceptor and said trusted party are configured to communicate with said presenter via the Internet.

54.   A system ~~method~~ as recited in claim 52 wherein the trusted party is configured to provide a definitive answer as to whether ~~said identity of~~ said presenter is authentic or not authentic.

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